# Case 17-12268-pmm Doc 68 Filed 10/24/21 Entered 10/25/21 00:36:18 Desc Imaged Certificate of Notice Page 1 of 4

United States Bankruptcy Court Eastern District of Pennsylvania

In re: Case No. 17-12268-pmm

Susan Louise Hunt Chapter 13

Debtor

# **CERTIFICATE OF NOTICE**

District/off: 0313-4 User: admin Page 1 of 2
Date Rcvd: Oct 22, 2021 Form ID: 3180W Total Noticed: 16

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

## Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 24, 2021:

Recip ID	+	Recipient Name and Address Susan Louise Hunt, 1037 Leanne Street, Reading, PA 19605-3272
		Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603
smg		City Treasurer, Eighth and Washington Streets, Reading, PA 19601
smg	+	Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
smg	+	Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
smg	+	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
13951694	+	Commonwealth of Pennsylvania,, Office of Attorney General, Bureau of Consumer Protection, Attention: SDAG John M. Abel, Strawberry Square, 15th Floor Harrisburg, PA 17120-0001
13996153	++	NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096 address filed with court:, Nationstar Mortgage LLC, d/b/a Mr. Cooper, PO Box 619096, Dallas, TX 75261
13893222	+	Sun Federal Credit Union, c/o Weltman, Weinberg & Reis Co., LPA, 436 Seventh Avenue, Ste 2500, Pittsburgh, PA 15219-1842

TOTAL: 9

#### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Standard Time.				
Recip ID smg		Notice Type: Email Address EDI: PENNDEPTREV	Date/Time	Recipient Name and Address
g			Oct 23 2021 03:18:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg		Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 22 2021 23:15:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+	Email/Text: usapae.bankruptcynotices@usdoj.gov	Oct 22 2021 23:16:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13947614		Email/PDF: resurgentbknotifications@resurgent.com	Oct 22 2021 23:22:35	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
13973640	+	EDI: MID8.COM	Oct 23 2021 03:18:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
13982023		EDI: PRA.COM	Oct 23 2021 03:18:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
13967716		EDI: Q3G.COM	Oct 23 2021 03:18:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
13907245	+	EDI: WFFC.COM	Oct 23 2021 03:18:00	Wells Fargo Bank, N.A., Default Document Processing, MAC# N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-1663

TOTAL: 8

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## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

# NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 24, 2021 Signature: /s/Joseph Speetjens

# CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 21, 2021 at the address(es) listed below:

Name Email Address

ANDREW L. SPIVACK

on behalf of Creditor Wells Fargo Bank N.A. andrew.spivack@brockandscott.com, wbecf@brockandscott.com

JEREMY J. KOBESKI

on behalf of Creditor CitiMortgage Inc, jkobeski@grenenbirsic.com

LISA MARIE CIOTTI

on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglech13.com ecf\_frpa@trustee13.com

MARIO J. HANYON

 $on \ behalf \ of \ Creditor \ Wells \ Fargo \ Bank \ \ N.A. \ wbecf@brockandscott.com, mario.hanyon@brockandscott.com$ 

REBECCA ANN SOLARZ

on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmllawgroup.com

REBECCA ANN SOLARZ

on behalf of Creditor CitiMortgage Inc, bkgroup@kmllawgroup.com

SCOTT F. WATERMAN (Chapter 13)

ECFMail@ReadingCh13.com

THOMAS SONG

on behalf of Creditor CitiMortgage Inc, tomysong 0 @ gmail.com

THOMAS SONG

on behalf of Creditor Wells Fargo Bank N.A. tomysong0@gmail.com

THOMAS J. BLESSINGTON

on behalf of Creditor Commonwealth of PA Bureau of Consumer Protection tblessington@attorneygeneral.gov,

tblessington@attorneygeneral.gov

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

WILLIAM D. SCHROEDER, JR

on behalf of Debtor Susan Louise Hunt schroeder@jrlaw.org Healey@jrlaw.org

TOTAL: 12

Information to identify the case:							
Debtor 1	Susan Louise Hunt	Social Security number or ITIN xxx-xx-6979					
	First Name Middle Name Last Name	EIN					
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN EIN					
United States Ba	nkruptcy Court Eastern District of Pennsylvania						
Case number: 17-12268-pmm							

**Order of Discharge** 

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Susan Louise Hunt aka Susan L. Hunt

10/21/21

By the court: Patricia M. Mayer

United States Bankruptcy Judge

## **Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

## Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- debts that are domestic support obligations;
- debts for most student loans;
- debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)( C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- some debts which the debtors did not properly list;
- debts provided for under 11 U.S.C. §
   1322(b)(5) and on which the last payment
   or other transfer is due after the date on
   which the final payment under the plan
   was due;
- debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.